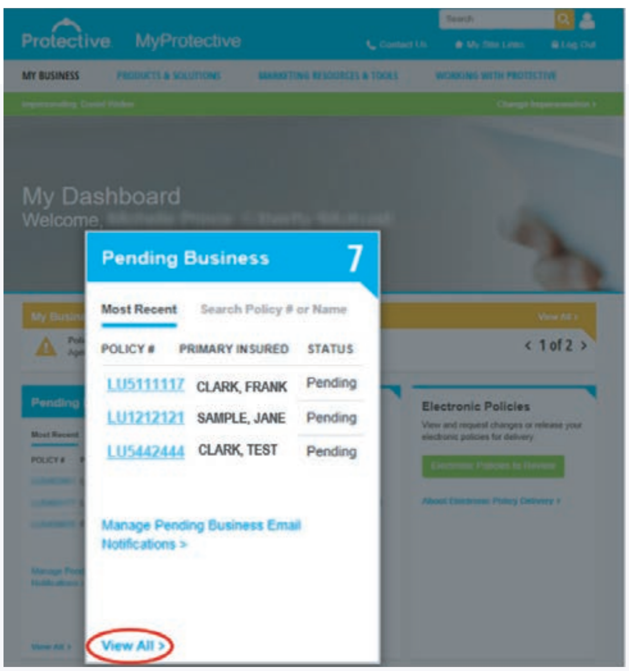
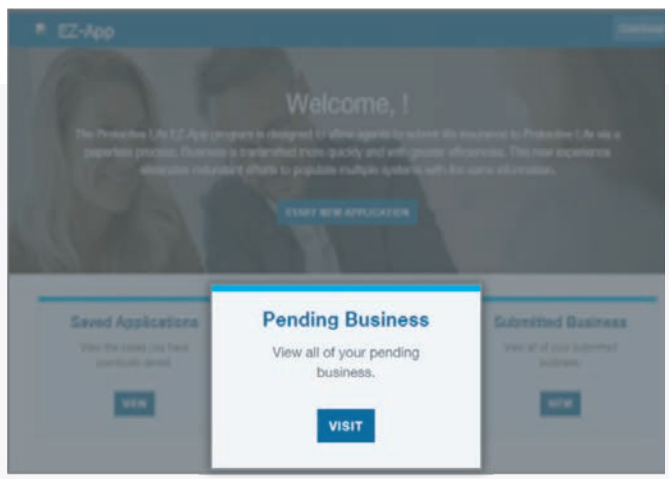
Protective Life pending website guide

Tracking pending business is easy. Once business is submitted, you can track the status of applications, review outstanding requirements and upload documents using the Pending Website.

Getting to the Pending Website:

To access Pending, go to the MyProtective Dashboard and click on View All or go to the EZ-App Dashboard and click on Visit in the Pending Business tile.





Additional information on next page.

The pending dashboard:

1. Policy summaries — shows the number of policies by current states, and total face amount and premium.

2. Quick search — search by policy number or insured name.

3. Recent activity — life policies that have had a recent change, including a status change, a requirement change or the addition of a note.

4. Large cases — life policies with at least $10,000 in premium or at least $500,000 face amount.

5. My alerts — life policies with outstanding requirements that are the responsibility of the agent.

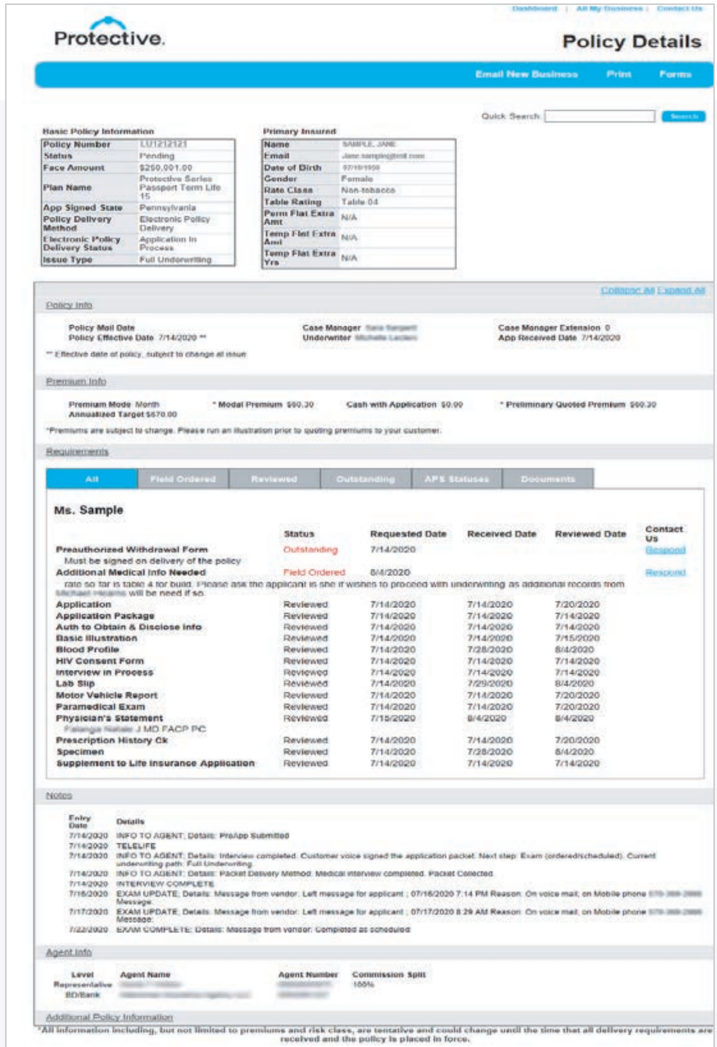
Click on a policy number to go to the Policy Details page.

Mouse over the magnifying glass in the Recent Activity tile to see a quick summary of outstanding requirements and notes.

The premium amount will not display in Pending until the signed application packet is received.

Additional information on next page.

Policy details page overview:



The Policy Details Page includes policy information, premium information, requirements, notes and current underwriter decision.

Basic policy information box
Provides a snapshot of the basic policy informtion and status. Including policy delivery method and electronic policy delivery status.

Requirements
Here you will find the status of all requirements. Including links to detailed information on Field Ordered, Reviewed, Outstanding, APS Statuses and Documents.

Upload document / send correspondence
Outstanding requirements are noted in red under the status column. To upload a document or to send correspondence regarding the item, click the blue Respond link located under the Contact Us Column. Then follow the instructions to uppload a document.

- Updates occur every 5-15 minutes.
- Documents received are processed within 24 hours.

Additional information on next page.

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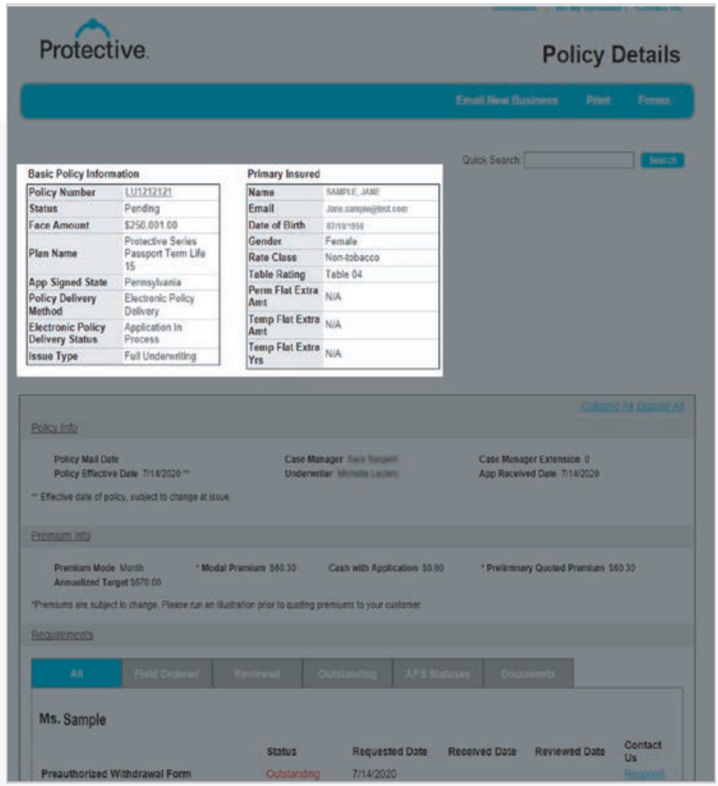
Policy details page — policy status definitions



Pending — When a ticket or application is received and under review.

Approved — Once it is approved by the underwriter it will show Approved.

Hold to issue — Approved waiting on a companion or if it is approved less than applied waiting on the offer to be accepted.

Issued — Once the policy is issued.

Inforce — Once the policy has been delivered and all delivery requirements are received, the policy will be placed Inforce.

Withdrawn — When an application is closed per a request from an agent or customer.

Incomplete — When an application is closed due to outstanding requirements not being received.

Canceled — When a ticket file is closed prior to an application being signed.

Not Taken — When an issued policy is closed without being placed Inforce.

Declined — When an application is declined for coverage due to medical or non-medical reasons.

Postponed — When an application is closed for medical or non-medical reasons but may be re-opened at a later date, subject to additional underwriting requirements.

When a file reaches a final status for **32 days** (inforce, canceled, declined, withdrawn), it will automatically be removed from the pending site. The following statuses are removed after **90 days:** incomplete, not taken, postponed. Files reopened will return to the pending site.

Additional information on next page.

Policy details page — requirements section tabs

All Tab — Primary overview including current application and medical review status. Including dates requested, received and reviewed.

Field Ordered Tab — Details regarding the status of field ordered information. Including specific notes regarding the outstanding requirement. Agents can respond to the comment or upload outstanding documents.

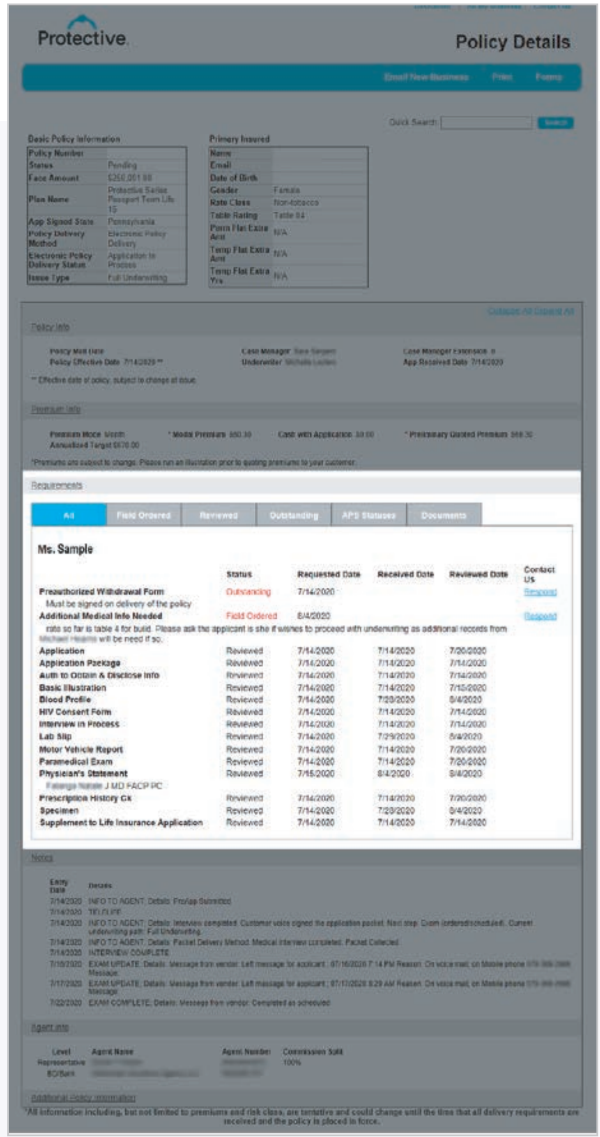
Reviewed Tab — Shows items that have been reviewed including requested and reviewed dates.

Outstanding Tab — Shows all outstanding requirements.

APS Statuses Tab — This tab has detailed APS requirements information including status dates, descriptions and comments. You can drill down into the APS ID for further details.

Documents Tab — Documents include:

- Ticket Confirmation
- Application Part I
- Application Part II
- Exam results (lab results, lab ticket & EKG)
- Physician's Statements (APS)
- Illustrations
- Policy print



Upload documents from any page using the Contact Us link. Documents received are processed within 24 hours.

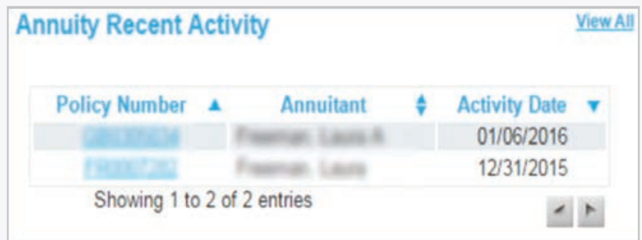
Additional information on next page.

Pending annuity activity and uploading annuity documents

Annuity activity

If you have pending annuity activity, there will be an annuity tile on the Pending dashboard. Click **View All** to see an expanded list.

To see details about a pending annuity application, click on the policy number. The Annuity Details screen will open where you will find detailed informaton regarding the status and comments related to the contract.



Uploading annuity documents

Click Contact Us at the top of the screen to upload documents on any annuity.

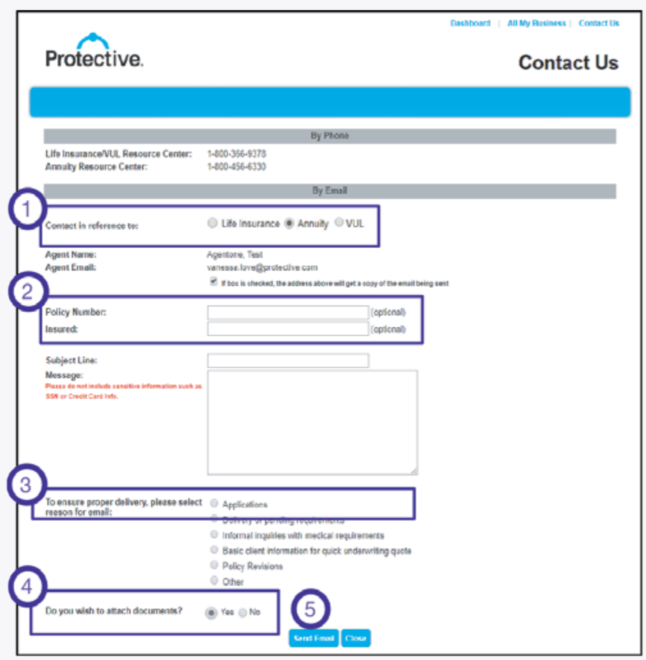
1. Choose Annuity in the "Reference to" field.

2. Enter the customer's name. If annuity application was entered in EZ-App℠, enter the tracking number.

3. Select Applications as reason for the email.

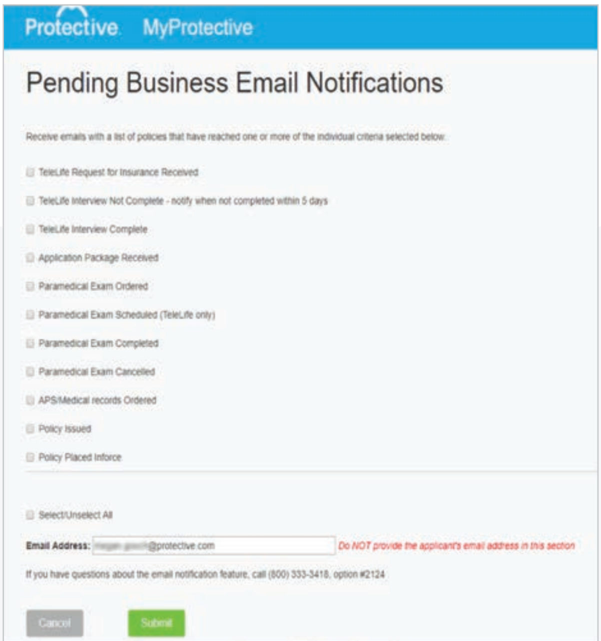
4. Select Yes to attach a document (Browse will open - attach documents).

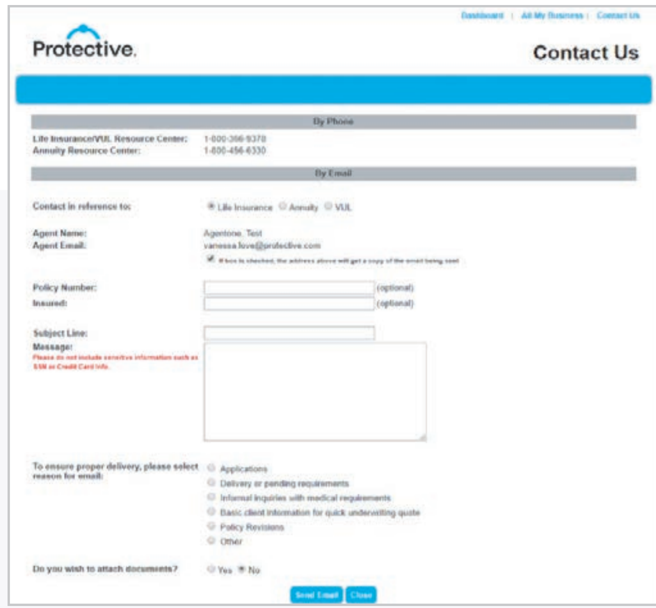
5. Submit Email.



Additional information on next page.

Pending business email notifications and correspondence





Email notifications

You can opt in or out to receive status updates as an application goes through the process. To opt in or out, and to customize the emails you receive, go to your MyProtective dashboard, and navigate to Pending Business and click on Manage Pending Business Email Notifications.

Contact us

For questions regarding your pending business, click **Contact Us** in the upper right-hand side of the screen. If submitting an email complete the applicable fields and then click Send Email. You will receive a copy of the the email unless you uncheck the box under Agent Email.

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